

Board of Governors of the Federal Reserve System



Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$150 million or more. In addition, multibank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, must file this report (FR Y-9C) regardless of size. See page 1 of

the general instructions for further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization, except that lower-tiered bank holding companies that have total consolidated assets of \$1 billion or more must also file this report (FR Y-9C). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Consolidated Financial Statements for Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, _____
Name and Title of Officer

have reviewed the Consolidated Financial Statements for Bank Holding Companies filed by the named bank holding company and have transmitted a copy of the report to the Board of Directors for their information.

Signature of Bank Holding Company Official

Date of Signature

The Consolidated Financial Statements for Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

March 31, 2001

Month / Date / Year (BHCK 9999)

Legal Title of Bank Holding Company (TEXT 9010)

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT9110)

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____ S.F. _____

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

For Federal Reserve Bank Use Only	
RSSD Number	_____
S.F.	_____

FR Y-9C
Page 1

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands

1. Interest income	BHCK				
a. Interest and fee income on loans:					
(1) In domestic offices	4010				1.a.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ¹	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities	B489				1.d.(2)
(3) All other securities	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107				1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more	A517				2.a.(1)(a)
(b) Time deposits of less than \$100,000	A518				2.a.(1)(b)
(c) Other deposits	6761				2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172				2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185				2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397				2.d.
e. Other interest expense	4398				2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073				2.f.
3. Net interest income (item 1.h minus item 2.f)	4074				3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 4)	4230				4.
5. Noninterest income:					
a. Income from fiduciary activities	4070				5.a.
b. Service charges on deposit accounts in domestic offices	4483				5.b.
c. Trading revenue ²	A220				5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490				5.d.
e. Venture capital revenue	B491				5.e.
f. Net servicing fees	B492				5.f.
g. Net securitization income	B493				5.g.
h. Insurance commissions and fees	B494				5.h.
i. Net gains (losses) on sales of loans and leases	8560				5.i.
j. Net gains (losses) on sales of other real estate owned	8561				5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496				5.k.
l. Other noninterest income ³	B497				5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079				5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521				6.a.
b. Realized gains (losses) on available-for-sale securities	3196				6.b.

1. Includes interest income on time certificates of deposit not held for trading.

2. For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of Memoranda items 9.a through 9.d.

3. See Schedule HI, Memoranda item 6.

Schedule HI—Continued

Dollar Amounts in Thousands

7. Noninterest expense:	BHCK				
a. Salaries and employee benefits	4135				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217				7.b.
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.
d. Other noninterest expense ⁴	4092				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093				7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301				8.
9. Applicable income taxes (foreign and domestic)	4302				9.
10. Minority interest	4484				10.
11. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9 and 10)	4300				11.
12. Extraordinary items, net of applicable taxes and minority interest ⁵	4320				12.
13. Net income (loss) (sum of items 11 and 12)	4340				13.

4. See Schedule HI, Memoranda item 7.

5. Describe on Schedule HI, Memoranda item 8.

Memoranda

1. Net interest income (item 3 above) on a fully taxable equivalent basis	BHCK					M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	4592					M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above)	4313					M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above)	4507					M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK	Number				M.5.
	4150					

6. Other noninterest income (from Schedule HI, item 5.l, above) **(itemize and describe the three largest amounts that exceed 1% of the sum of Schedule HI, items 1.h and 5.m):**

	For Federal Reserve Use Only			BHCK				
a.	TEXC 8562	TEXT		8562				M.6.a.
b.	TEXC 8563	TEXT		8563				M.6.b.
c.	TEXC 8564	TEXT		8564				M.6.c.

7. Other noninterest expense (from Schedule HI, item 7.d, above) **(itemize and describe the three largest amounts that exceed 1% of the sum of Schedule HI, items 1.h and 5.m):**

	For Federal Reserve Use Only							
a.	TEXC 8565	TEXT		8565				M.7.a.
b.	TEXC 8566	TEXT		8566				M.7.b.
c.	TEXC 8567	TEXT		8567				M.7.c.

Schedule HI—Continued

Memoranda (continued)

Dollar Amounts in Thousands

8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments):						BHCK				
	For Federal Reserve Use Only									
a. (1)	TEXC 6373	TEXT 6373	Effect of adopting FAS 133, Accounting for Derivative Instruments and Hedging Activities			6373				M.8.a.(1)
(2)	Applicable income tax effect				BHCK 3572					M.8.a.(2)
b. (1)	For Federal Reserve Use Only									
	TEXC 3573	TEXT 3573				3573				M.8.b.(1)
(2)	Applicable income tax effect				BHCK 3574					M.8.b.(2)
c. (1)	For Federal Reserve Use Only									
	TEXC 3575	TEXT 3575				3575				M.8.c.(1)
(2)	Applicable income tax effect				BHCK 3576					M.8.c.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.d must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more as of the March 31st report date of the current calendar year):										
a.	Interest rate exposures.....				8757					M.9.a.
b.	Foreign exchange exposures.....				8758					M.9.b.
c.	Equity security and index exposures.....				8759					M.9.c.
d.	Commodity and other exposures				8760					M.9.d.
10. Impact on income of derivatives held for purposes other than trading:										
a.	Net increase (decrease) to interest income.....				8761					M.10.a.
b.	Net (increase) decrease to interest expense.....				8762					M.10.b.
c.	Other (noninterest) allocations				8763					M.10.c.
11.	Credit losses on derivatives (see instructions).....				A251					M.11.
12. a.	Income from the sale and servicing of mutual funds and annuities (in domestic offices) ..				8431					M.12.a.
b.	Premiums				B982					M.12.b.
c.	Benefits, losses, and expenses from insurance-related activities				B983					M.12.c.
13. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "2" for no.)						BHCK A530				M.13.

Schedule HI-A—Changes in Equity Capital

Dollar Amounts in Thousands

	BHCK				
1. Equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
	bhct				
4. Net income (loss) (must equal Schedule HI, item 13)	4340				4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK				
a. Sale of perpetual preferred stock, gross	3577				5.a.
b. Conversion or retirement of perpetual preferred stock	3578				5.b.
6. Sale of common stock:					
a. Sale of common stock, gross	3579				6.a.
b. Conversion or retirement of common stock	3580				6.b.
7. Sale of treasury stock	4782				7.
8. LESS: Purchase of treasury stock	4783				8.
9. Changes incident to business combinations, net	4356				9.
10. LESS: Cash dividends declared on preferred stock	4598				10.
11. LESS: Cash dividends declared on common stock	4460				11.
12. Other comprehensive income ¹	B511				12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	4591				13.
14. Other adjustments to equity capital (not included above)	3581				14.
15. Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 28 on Schedule HC, Balance Sheet)	bhct				
	3210				15.

1. Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

Schedule HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs (Column A)				Recoveries (Column B)				
	BHCK				BHCK				
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices.....	3582				3583				1.a.
b. Secured by farmland in domestic offices.....	3584				3585				1.b.
c. Secured by 1–4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices	5413				5414				1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices.....	3590				3591				1.e.
f. In foreign offices	B512				B513				1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653				4663				2.a.
b. To foreign banks.....	4654				4664				2.b.
3. Loans to finance agricultural production and other loans to farmers.....	4655				4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645				4617				4.a.
b. To non-U.S. addressees (domicile)	4646				4618				4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516				B517				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658				4668				8.a.
b. To non-U.S. addressees (domicile)	4659				4669				8.b.
9. Total (sum of items 1 through 8)	4635				4605				9.

Memoranda

	BHCK				BHCK				
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) ..	4652				4662				M.2.

Schedule HI-B—Continued

Dollar Amounts in Thousands

II. Changes in allowance for loan and lease losses	BHCK				
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522				1.
	bhct				
2. Recoveries (Must equal Part I, item 9, Column B, above)	4605				2.
3. LESS: Charge-offs (must equal Part I, item 9, Column A, above)	4635				3.
4. Provision for loan and lease losses (must equal Schedule HI, item 4)	4230				4.
	BHCK				
5. Adjustments (see instructions for this schedule)	4815				5.
	bhct				
6. Balance at end of current period (sum of items 1 through 5 must equal Schedule HC, item 4.c)	3123				6.

Notes to the Income Statement

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements specified in Memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK			
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000		1	350

Notes to the Income Statement

		Dollar amount in thousands			
	TEXT	BHCK			
1.	5351				
		5351			1.
2.	5352				
		5352			2.
3.	5353				
		5353			3.
4.	5354				
		5354			4.
5.	5355				
		5355			5.
6.	B042				
		B042			6.
7.	B043				
		B043			7.
8.	B044				
		B044			8.
9.	B045				
		B045			9.
10.	B046				
		B046			10.

Notes to the Income Statement—Continued

			Dollar amount in thousands			
	TEXT		BHCK			
11.	B047					
			B047			11.
12.	B048					
			B048			12.
13.	B049					
			B049			13.
14.	B050					
			B050			14.
15.	B051					
			B051			15.
16.	B052					
			B052			16.
17.	B053					
			B053			17.
18.	B054					
			B054			18.
19.	B055					
			B055			19.
20.	B056					
			B056			20.

For Federal Reserve Bank Use Only
C.I. _____

Name of Bank Holding Company _____

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business _____

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands

ASSETS						BHCK				
1. Cash and balances due from depository institutions:										
a. Noninterest-bearing balances and currency and coin						0081				1.a.
b. Interest-bearing balances:										
(1) In U.S. offices.....						0395				1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs						0397				1.b.(2)
2. Securities:										
a. Held-to-maturity securities (from Schedule HC-B, column A)						1754				2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)						1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell						1350				3.
4. Loans and lease financing receivables:										
a. Loans and leases held for sale						5369				4.a.
b. Loans and leases, net of unearned income	B528									4.b.
c. LESS: Allowance for loan and lease losses	3123									4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)						B529				4.d.
5. Trading assets (from Schedule HC-D)						3545				5.
6. Premises and fixed assets (including capitalized leases)						2145				6.
7. Other real estate owned (from Schedule HC-M)						2150				7.
8. Investments in unconsolidated subsidiaries and associated companies						2130				8.
9. Customers' liability on acceptances outstanding						2155				9.
10. Intangible assets:										
a. Goodwill.....						3163				10.a.
b. Other intangible assets (from Schedule HC-M).....						0426				10.b.
11. Other assets (from Schedule HC-F).....						2160				11.
12. Total assets (sum of items 1 through 11).....						2170				12.

Schedule HC—Continued

Dollar Amounts in Thousands

LIABILITIES		BHDM			
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing ¹		6631			13.a.(1)
(2) Interest-bearing.....		6636			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:		BHFN			
(1) Noninterest-bearing		6631			13.b.(1)
(2) Interest-bearing.....		6636			13.b.(2)
		BHCK			
14. Federal funds purchased and securities sold under agreements to repurchase		2800			14.
15. Trading liabilities (from Schedule HC-D)		3548			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....		3190			16.
17. Not applicable					
18. Liability on acceptances executed and outstanding.....		2920			18.
19. Subordinated notes and debentures ²		4062			19.
20. Other liabilities (from Schedule HC-G).....		2750			20.
21. Total liabilities (sum of items 13 through 20).....		2948			21.
22. Minority interest in consolidated subsidiaries and similar items.....		3000			22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus		3283			23.
24. Common stock (par value).....		3230			24.
25. Surplus (exclude all surplus related to preferred stock)		3240			25.
26. a. Retained earnings		3247			26.a.
b. Accumulated other comprehensive income ³		B530			26.b.
27. Other equity capital components ⁴		A130			27.
28. Total equity capital (sum of items 23 through 27).....		3210			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....		3300			29.

1. Includes total demand deposits and noninterest-bearing time and savings deposits.

2. Includes limited-life preferred stock and related surplus.

3. Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

4. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule HC-B—Securities

Schedule HC-B—Securities	Held-to-Maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	BHCK				BHCK				BHCK				BHCK				
Dollar Amounts in Thousands	BHCK				BHCK				BHCK				BHCK				
1. U.S. Treasury securities.....	0211				0213				1286				1287				1.
2. U.S. government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. government agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S. government- sponsored agencies ²	1294				1295				1297				1298				2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496				8497				8498				8499				3.
4. Mortgage-backed securities (MBS)																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA and FHLMC	1703				1705				1706				1707				4.a.(2)
(3) Other pass-through securities.....	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other mortgage-backed securities.....	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities (ABS):																	
a. Credit card receivables	B838				B839				B840				B841				5.a.
b. Home equity lines	B842				B843				B844				B845				5.b.
c. Automobile loans	B846				B847				B848				B849				5.c.
d. Other consumer loans	B850				B851				B852				B853				5.d.
e. Commercial and industrial loans ...	B854				B855				B856				B857				5.e.
f. Other	B858				B859				B860				B861				5.f.
6. Other debt securities:																	
a. Other domestic debt securities	1737				1738				1739				1741				6.a.
b. Foreign debt securities	1742				1743				1744				1746				6.b.

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule HC-B—Continued

Dollar Amounts in Thousands		Held-to-Maturity								Available-for-sale								
		(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value ¹				
		BHCK				BHCK				BHCK				BHCK				
7. Investments in mutual funds and other equity securities with readily determinable fair values.....																		7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....																		
																		8.

Memoranda

	BHCK				
1. Pledged securities ¹	0416				M.1.
2. Remaining maturity of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above):					
a. 1 year and less	0383				M.2.a.
b. Over 1 year to 5 years	0384				M.2.b.
c. Over 5 years	0387				M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				M.4.a.
b. Fair value	8783				M.4.b.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income. Report loans and leases net of any applicable allocated transfer risk reserve. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	Consolidated (Column A)				In Domestic Offices (Column B)				
	BHCK				BHDM				
1. Loans secured by real estate	1410								1.
a. Construction, land development, and other land loans					1415				1.a.
b. Secured by farmland					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties.....					1480				1.e.
2. Loans to depository institutions and acceptances of other banks					1288				2.
a. To U.S. banks and other U.S. depository institutions	1292								2.a.
b. To foreign banks	1296								2.b.
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile).....	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)					1975				6.
a. Credit cards	B538								6.a.
b. Other revolving credit plans	B539								6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....	2011								6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081				2081				7.
8. Not applicable									
9. All other loans	1635				1635				9.
10. Lease financing receivables (net of unearned income).....					2165				10.
a. To U.S. addressees (domicile)	2182								10.a.
b. To non-U.S. addressees (domicile)	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123				2123				11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122				2122				12.

Schedule HC-C—Continued

Dollar Amounts in Thousands

Memoranda	Consolidated				
	BHCK				
1. Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 2) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures).....	1616				M.1.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above ...	2746				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	B837				M.3.

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more as of the March 31st report date of the current calendar year.

Dollar Amounts in Thousands

ASSETS	BHCK				
1. U.S. Treasury securities in domestic offices	3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533				3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534				4.a.
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities in domestic offices	3537				5.
6.–8. Not applicable					
9. Other trading assets in domestic offices	3541				9.
10. Trading assets in foreign offices	3542				10.
11. Revaluation gains on interest rate, foreign exchange rate, equity, commodity and other contracts:					
a. In domestic offices.....	3543				11.a.
	BHFN				
b. In foreign offices	3543				11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5)	bhct				
	3545				12.
LIABILITIES	BHCK				
13. Liability for short positions.....	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, equity, commodity and other contracts.....	3547				14.
	bhct				
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule HC, item 15)	3548				15.

Schedule HC-E—Deposit Liabilities¹

Dollar Amounts in Thousands

1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:					
	BHCB				
a. Demand deposits	2210				1.a.
b. NOW, ATS, and other transaction accounts	3187				1.b.
c. Money market deposit accounts and other savings accounts.....	2389				1.c.
d. Time deposits of less than \$100,000.....	6648				1.d.
e. Time deposits of \$100,000 or more.....	2604				1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:					
	BHOD				
a. Noninterest-bearing balances	3189				2.a.
b. NOW, ATS, and other transaction accounts	3187				2.b.
c. Money market deposit accounts and other savings accounts.....	2389				2.c.
d. Time deposits of less than \$100,000.....	6648				2.d.
e. Time deposits of \$100,000 or more.....	2604				2.e.

Memoranda

	BHDM				
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243				M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year.....	A164				M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242				M.3.
	BHFN				
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245				M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F—Other Assets

Dollar Amounts in Thousands

	BHCK				
1. Accrued interest receivable	B556				1.
2. Net deferred tax assets¹	2148				2.
3. Interest-only strips receivable (not in the form of a security) ² on:					
a. Mortgage loans.....	A519				3.a.
b. Other financial assets.....	A520				3.b.
4. Equity securities that do not have readily determinable fair values	1752				4.
5. Other	2168				5.
	bhct				
6. Total (sum of items 1 through 5) (must equal Schedule HC, item 11).....	2160				6.

1. See discussion of deferred income taxes in Glossary entry on "income taxes."

2. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands

	BHCK				
1. Not applicable					
2. Net deferred tax liabilities¹	3049				2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557				3.
4. Other	B984				4.
	bhct				
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750				5.

1. See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule HC-H—Interest Sensitivity¹

Dollar Amounts in Thousands

	BHCK				
1. Earning assets that are repriceable within one year or mature within one year.....	3197				1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a(2) and 13.b(2) on Schedule HC, Balance Sheet.....	3296				2.
3. Long-term debt that reprices within one year included in items 16 and 19 on Schedule HC, Balance Sheet.....	3298				3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408				4.
5. Long-term debt reported in Schedule HC, item 19 on the Balance Sheet that is scheduled to mature within one year.....	3409				5.

1. Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the bank holding company's assets in foreign countries and 10 percent of the bank holding company's total consolidated assets as of the report date.

Schedule HC-I—Insurance-Related Activities**Part I—Property and Casualty**

Dollar Amounts in Thousands

ASSETS	BHCK				
1. Reinsurance recoverables	B988				1.
LIABILITIES					
2. Claims and claims adjustment expense reserves	B990				2.
3. Unearned premiums.....	B991				3.

Part II—Life and Health

ASSETS	BHCK				
1. Separate account assets.....	B992				1.
LIABILITIES					
2. Policyholder benefits and contractholder funds.....	B994				2.
3. Separate account liabilities	B996				3.

Part III—All Insurance-Related Activities

	BHCK				
1. Total assets	B997				1.
2. Net income	B998				2.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

ASSETS		BHCK				
1. Securities		3515				1.
2. Federal funds sold and securities purchased under agreements to resell		3365				2.
3. Loans and leases		3516				3.
4. a. Trading assets		3401				4.a.
b. Other earning assets		B985				4.b.
5. Total consolidated assets		3368				5.
LIABILITIES						
6. Interest-bearing deposits (domestic)		3517				6.
7. Interest-bearing deposits (foreign)		3404				7.
8. Federal funds purchased and securities sold under agreements to repurchase		3353				8.
9. All other borrowed money		2635				9.
10. Not applicable						
EQUITY CAPITAL						
11. Equity capital (excludes limited-life preferred stock)		3519				11.

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(Report only transactions with nonrelated institutions)

Schedule HC-L—Derivatives and Off-Balance-Sheet Items

Dollar Amounts in Thousands

1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):		BHCK											
a. Revolving, open-end loans secured by 1–4 family residential properties, e.g., home equity lines		3814				1.a.							
b. Credit card lines		3815				1.b.							
c. Commercial real estate, construction, and land development:													
(1) Commitments to fund loans secured by real estate		3816				1.c.(1)							
(2) Commitments to fund loans not secured by real estate		6550				1.c.(2)							
d. Securities underwriting		3817				1.d.							
e. Other unused commitments		3818				1.e.							
2. Financial standby letters of credit and foreign office guarantees		6566				2.							
a. Amount of financial standby letters of credit conveyed to others		3820				2.a.							
3. Performance standby letters of credit and foreign office guarantees		6570				3.							
a. Amount of performance standby letters of credit conveyed to others		3822				3.a.							
4. Commercial and similar letters of credit		3411				4.							
5. Participations in acceptances conveyed to others by the reporting bank holding company ..		3428				5.							
6. Securities lent		3433				6.							
7. Notional amount of credit derivatives:													
a. Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the guarantor		A534				7.a.							
b. Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the beneficiary		A535				7.b.							
8. Spot foreign exchange contracts		8765				8.							
9. All other off-balance-sheet items (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule HC, item 28, "Total equity capital")		3430				9.							
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For Federal Reserve Bank Use Only	TEXC 6586	TEXT 6586											
10. Not applicable													

Schedule HC-L—Continued

Dollar Amounts in Thousands

Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):																
a. Futures contracts.....																11.a.
	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696			
b. Forward contracts.....																11.b.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700			
c. Exchange-traded option contracts:																
(1) Written options.....																11.c.(1)
	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704			
(2) Purchased options																11.c.(2)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708			
d. Over-the-counter option contracts:																
(1) Written options.....																11.d.(1)
	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712			
(2) Purchased options																11.d.(2)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716			
e. Swaps.....																11.e.
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720			
12. Total gross notional amount of derivative contracts held for trading.....																
	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724			
13. Total gross notional amount of derivative contracts held for purposes other than trading																
	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728			

Schedule HC-L—Continued

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	14.a.(1)
(1) Gross positive fair value	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
(2) Gross negative fair value	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value																	14.b.(1)
(2) Gross negative fair value	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				

Schedule HC-M—Memoranda

Dollar Amounts in Thousands

		NUMBER (UNROUNDED)	BHCK				
1.	Total number of bank holding company common shares outstanding.....	3459					1.
2.	Debt maturing in one year or less (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries.....	6555					2.
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries.....	6556					3.
4.	Other assets acquired in satisfaction of debts previously contracted	6557					4.
5.	Securities purchased under agreements to resell netted against securities sold under agreements to repurchase on Schedule HC.....	A288					5.
6.	Investments in real estate (to be reported only by bank holding companies authorized by the Federal Reserve to have real estate investments).....	3656					6.
7.	Total assets of unconsolidated subsidiaries and associated companies	5376					7.
8.	Does the respondent bank holding company's consolidated statement reflect any business combinations during the quarter ending with the report date for which the pooling-of-interest method of accounting was used? (Enter "1" for yes; enter "2" for no.).....		BHCK	6688			8.
9.	Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "2" for no.).....		BHCK	6689			9.
10.	Did your bank holding company reduce "Customers' liability on acceptances outstanding" by the amount of any participations (even immaterial amounts) in bankers acceptances (Enter "1" for yes; enter "2" for no)		BHCK	6019			10.
11.	All changes in investments and activities have been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A). This item must be completed only by top-tier bank holding companies. Top-tier bank holding companies must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or no change, or enter "2" for no.		BHCK	6416			11.
	TEXT	6428					
		Name of bank holding company official verifying FR Y-6A reporting (Please type or print)		Area Code and Phone Number (TEXT 9009)			
12.	Intangible assets other than goodwill:		BHCK				
a.	Mortgage servicing assets.....	3164					12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438					12.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets	B026					12.b.
c.	All other identifiable intangible assets	5507					12.c.
		bhct					
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	0426					12.d.
13.	Other real estate owned:		BHCK				
a.	Real estate acquired in satisfaction of debts previously contracted.....	2744					13.a.
b.	Other real estate owned	2745					13.b.
		bhct					
c.	Total (sum of items 13.a and 13.b) (must equal Schedule HC, item 7)	2150					13.c.
14.	Other borrowed money:		BHCK				
a.	Commercial paper	2309					14.a.
b.	Other borrowed money with a remaining maturity of one year or less	2332					14.b.
c.	Other borrowed money with a remaining maturity of more than one year	2333					14.c.
		bhct					
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	3190					14.d.

Schedule HC-M—Continued

15. Does the holding company sell private label or third party mutual funds and annuities? BHCK
 (Enter "1" for yes; enter "2" for no) B569 15.

16. Assets under management in proprietary mutual funds and annuities BHCK
B570 16.

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Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK				BHCK				BHCK				
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices.....	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices.....	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398				5399				5400				1.c.(1)
(2) All other loans secured by 1–4 family residential properties	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm non-residential properties in domestic offices.....	3502				3503				3504				1.e.
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. U.S. banks and other U.S. depository institutions	5377				5378				5379				2.a.
b. Foreign banks.....	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans.....	1606				1607				1608				4.

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK				BHCK				BHCK				
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..													
	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.
10. TOTAL (sum of items 1 through 9)	5524				5525				5526				10.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	BHCK				BHCK				BHCK				
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612				5613				5614				11.
a. Guaranteed portion of loans and leases included in item 11 above	5615				5616				5617				11.a.

Schedule HC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK				BHCK				BHCK				
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, Memoranda item 1)													M.1.
	1658				1659				1661				
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....													M.2.
	6558				6559				6560				
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....													M.3.
	3508				1912				1913				
4. Not applicable													

Item 5 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

	BHCK				BHCK			
5. Interest rate, foreign exchange rate, and commodity and equity contracts: Fair value of amounts carried as assets								
	3529				3530			

M.5.

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Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

Dollar Amounts in Thousands

Tier 1 capital

	bhcx				
1. Total equity capital (from Schedule HC, item 28)	3210				1.
2. Net unrealized gains (losses) on available-for-sale securities (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1)	BHCK				
	8434				2.
3. LESS: Net unrealized loss on available-for-sale equity securities	A221				3.
4. Accumulated net gains (losses) on cash flow hedges (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1)					
	4336				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. Qualifying minority interests in consolidated subsidiaries	B589				6.
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.
8. LESS: Disallowed servicing assets and purchased credit card relationships	B591				8.
9. LESS: Disallowed deferred tax assets	5610				9.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 1 through 10)	8274				11.

Tier 2 capital

12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16)	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.

19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.

Total assets for leverage ratio

	bhct				
22. Average total assets (from Schedule HC-K, item 5)	3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 8 above)					
	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9 above)	5610				25.
	BHCK				
26. LESS: Other deductions from assets for leverage capital purposes	B596				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
28.–30. Not applicable					

Capital ratios

	BHCK	Percentage	
31. Tier 1 leverage ratio (item 11 divided by item 27)	7204	___ . ___ %	31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	___ . ___ %	32.
33. Total risk-based capital ratio (item 21 divided by item 62)	7205	___ . ___ %	33.

Schedule HC-R—Continued

Bank holding companies are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule HC-R, each bank holding company should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank holding company can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

						C000
	(Column A) Totals (from Schedule HC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)
			Allocation by Risk Weight Category			
			0%	20%	50%	100%
Dollar Amounts in Thousands						
Balance Sheet Asset Categories		BHCE	BHC0	BHC2	BHC5	BHC9
34. Cash and due from depository institutions (column A equals the sum of Schedule HC, items 1.a, 1.b.(1) and 1.b.(2)).....	BHCK 0010					
	bhcX 1754					34.
35. Held-to-maturity securities	bhcX 1773					35.
36. Available-for-sale securities	bhct 1350					36.
37. Federal funds sold and securities purchased under agreements to resell.....	bhct 5369					37.
38. Loans and leases held for sale	bhct B528					38.
39. Loans and leases, net of unearned income ¹	bhcX 3123					39.
40. LESS: Allowance for loan and lease losses	bhcX 3545					40.
41. Trading assets.....	BHCK B639					41.
42. All other assets ²	bhct 2170					42.
43. Total assets (sum of items 34 through 42)						43.

1. Include any allocated transfer risk reserve in column B.

2. Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule HC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹	(Column C)	(Column D)	(Column E)	(Column F)	
				Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Derivatives and Off-Balance Sheet Items	bhct 6566		BHCE	BHC0	BHC2	BHC5	BHC9	
44. Financial standby letters of credit.....		1.00						44.
45. Performance standby letters of credit	bhct 6570							45.
46. Commercial and similar letters of credit50						46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	bhct 3411							47.
		.20						48.
								49.
	BHCK 3429							50.
		1.00						51.
	bhct 3433							52.
48. Securities lent.....		1.00						53.
49. Retained recourse on small business obligations sold with recourse	BHCK A250							54.
50. Retained recourse on financial assets sold with low-level recourse		1.00						55.
51. All other financial assets sold with recourse	BHCK 1727							56.
		12.5*						57.
	BHCK B675							58.
		1.00						59.
52. All other off-balance sheet liabilities.....	BHCK B681							60.
		1.00						61.
53. Unused commitments with an original maturity exceeding one year	BHCK 6572							62.
		.50						63.
			BHCE A167					64.
54. Derivative contracts.....								65.

* Or institution-specific factor.

¹ Column A multiplied by credit conversion factor.

Schedule HC-R—Continued

			(Column C)	(Column D)	(Column E)	(Column F)		
			Allocation by Risk Weight Category					
			0%	20%	50%	100%		
Dollar Amounts in Thousands								
Totals								
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....			BHCK B696	BHCK B697	BHCK B698	BHCK B699	55.	
56. Risk weight factor.....			× 0%	× 20%	× 50%	× 100%	56.	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)			BHCK B700	BHCK B701	BHCK B702	BHCK B703		
				0			57.	
58. Market risk equivalent assets.....						BHCK 1651	58.	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)						BHCK B704	59.	
60. LESS: Excess allowance for loan and lease losses.....						BHCK A222	60.	
61. LESS: Allocated transfer risk reserve.....						BHCK 3128	61.	
62. Total risk-weighted assets (item 59 minus items 60 and 61).....						BHCK A223	62.	

Schedule HC-R—Continued

Memoranda

Dollar Amounts in Thousands

	BHCK					
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764					M.1.

With a remaining maturity of														
(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years				
BHCK					BHCK					BHCK				
3809					8766					8767				
3812					8769					8770				
8771					8772					8773				
8774					8775					8776				
8777					8778					8779				
A000					A001					A002				
2. Notional principal amounts of derivative contracts: ¹														
a. Interest rate contracts.....														M.2.a.
b. Foreign exchange contracts														M.2.b.
c. Gold contracts														M.2.c.
d. Other precious metals contracts.....														M.2.d.
e. Other commodity contracts														M.2.e.
f. Equity derivative contracts														M.2.f.

3. Perpetual preferred stock (including related surplus):														
a. Perpetual preferred stock eligible for inclusion in Tier 1 capital:														
(1) Noncumulative perpetual preferred stock														3.a.(1)
(2) Cumulative perpetual preferred stock.....														3.a.(2)
(3) Cumulative preferred stock included and reported in "Minority interest in consolidated subsidiaries and similar items," on Schedule HC.....														3.a.(3)
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27).....														4.
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27):														
a. In the form of perpetual preferred stock.....														5.a.
b. In the form of common stock														5.b.

¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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C.I. ☐**Schedule HC-S—Securitization and Asset Sale Activities**

Memorandum items 1, 2, and 4 only are to be completed in the March 31, 2001, report. All of Schedule HC-S (excluding Memorandum item 4) is to be completed beginning June 30, 2001.

		C000																							
		(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and Leases					
Dollar Amounts in Thousands																									
Securitization Activities																									
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....		BHCK B705			BHCK B706			BHCK B707			BHCK B708			BHCK B709			BHCK B710			BHCK B711					
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																									
a. Retained interest-only strips (included in HC-B, HC-D, or HC-F)		BHCK B712			BHCK B713			BHCK B714			BHCK B715			BHCK B716			BHCK B717			BHCK B718					
b. Standby letters of credit, subordinated securities, and other enhancements.....		BHCK B719			BHCK B720			BHCK B721			BHCK B722			BHCK B723			BHCK B724			BHCK B725					
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1		BHCK B726			BHCK B727			BHCK B728			BHCK B729			BHCK B730			BHCK B731			BHCK B732					
4. Past due loan amounts included in item 1:		BHCK B733			BHCK B734			BHCK B735			BHCK B736			BHCK B737			BHCK B738			BHCK B739					
a. 30-89 days past due.....		BHCK B740			BHCK B741			BHCK B742			BHCK B743			BHCK B744			BHCK B745			BHCK B746					
b. 90 days or more past due.....																									
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																									
a. Charge-offs.....		BHCK B747			BHCK B748			BHCK B749			BHCK B750			BHCK B751			BHCK B752			BHCK B753					
b. Recoveries		BHCK B754			BHCK B755			BHCK B756			BHCK B757			BHCK B758			BHCK B759			BHCK B760					

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:		BHCK B761	BHCK B762			BHCK B763		6.a.
a. Securities (included in HC-B)		BHCK B500	BHCK B501			BHCK B502		6.b.
b. Loans (included in HC-C)								
7. Past due loan amounts included in interests reported in item 6.a:		BHCK B764	BHCK B765			BHCK B766		7.a.
a. 30-89 days past due		BHCK B767	BHCK B768			BHCK B769		7.b.
b. 90 days or more past due								
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):		BHCK B770	BHCK B771			BHCK B772		8.a.
a. Charge-offs		BHCK B773	BHCK B774			BHCK B775		8.b.
b. Recoveries								
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK B780	BHCK B781	BHCK B782	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures	BHCK B783	BHCK B784	BHCK B785	BHCK B786	BHCK B787	BHCK B788	BHCK B789	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCK B790	BHCK B791	BHCK B792	BHCK B793	BHCK B794	BHCK B795	BHCK B796	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	BHCK B797	BHCK B798	BHCK B799	BHCK B800	BHCK B801	BHCK B802	BHCK B803	12.

Schedule HC-S—Continued

Memorandum items 1, 2, and 4 are to be completed in the March 31, 2001, report. Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

Memoranda

Dollar Amounts in Thousands

	BHCK				
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
	bhct				
b. Amount of retained recourse on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others:	BHCK				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				M.2.b.
c. Other financial assets ¹	A591				M.2.c.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809				M.3.b.(2)
4. Financial assets sold with recourse:					
a. First lien 1-to-4 family residential mortgage loans:					
(1) Outstanding principal balances of mortgages transferred	A521				M.4.a.(1)
(2) Amount of recourse exposure on these mortgages	A522				M.4.a.(2)
b. Other financial assets (excluding small business obligations):					
(1) Outstanding principal balances of assets transferred	A523				M.4.b.(1)
(2) Amount of recourse exposure on these assets	A524				M.4.b.(2)

1. Memorandum item 2.c is to be completed in the March 31, 2001, report if the principal balance of other financial assets serviced for others is more than \$10 million and exceeds 10 percent of total assets. Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

Notes to the Balance Sheet

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK			
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed by bank holding company				
	0000			750

Notes to the Balance Sheet

		Dollar amount in thousands			
	TEXT	BHCK			
1.	5356				
		5356			1.
2.	5357				
		5357			2.
3.	5358				
		5358			3.
4.	5359				
		5359			4.
5.	5360				
		5360			5.
6.	B027				
		B027			6.
7.	B028				
		B028			7.
8.	B029				
		B029			8.
9.	B030				
		B030			9.
10.	B031				
		B031			10.

Notes to the Balance Sheet—Continued

			Dollar amount in thousands			
	TEXT		BHCK			
11.	B032					
			B032			11.
12.	B033					
			B033			12.
13.	B034					
			B034			13.
14.	B035					
			B035			14.
15.	B036					
			B036			15.
16.	B037					
			B037			16.
17.	B038					
			B038			17.
18.	B039					
			B039			18.
19.	B040					
			B040			19.
20.	B041					
			B041			20.